



GENERAL SCHEDULE -- SECTION II

Form MLB-16
(Ed. 11-69)☐ MLB-200, SMP Liability Insurance Form
Description of Hazards and Locations☐ MLB-202, Comprehensive General Liability Insurance
Endorsement

The rating classifications herein, except as specifically provided elsewhere, do not modify any of the provisions of the policy.	Code No.	Premium Bases	Rates		Advance Premiums	
			*B.I.	P.D.	*B.I.	P.D.
(a) Premises—Operations		(a) Area (Sq. Ft.) (b) Frontage (c) Remuneration	(a) Per 100 Sq. Ft. of Area (b) Per Linear Foot (c) Per \$100 of Remuneration		* If Single Limit, Use B.I. Column. Include Premium for Premises Medical Payment Insurance in B.I. Column.	
(b) Escalators		(d) Number Insured	(d) Per Landing			
(c) Independent Contractors—Let or Sublet Work		(e) Cost	(e) Use \$100 of Cost			
(d) Completed Operations		(f) Receipts	(f) Per \$1,000 of Receipts			
(e) Products		(g) Sales	(g) Per \$1,000 of Sales			

Med. Pay.	Premium \$1252				93.	
(d) Completed Operations						
Building Insulation	12027	3,000,000	.067	.212	201.	636.
(e) Products						
Building Material NOC	10800	2,000,000	.097	.048	194.	96.
Broad Form Contracts (owners)	0555B	3,450,000	VRS.	VRS.	714.	311.
Broad Form Contracts (Contractors)	0555B	10,000	VRS.	VRS.	12.	8.
Construction Operations	0514B	15,000	.016	.008	10.	6.
Construction Operations	0514B	50,000	.016	.008	10.	6.
Personal Injury	Premium \$1252.		14.18		177.	

† Describe premium basis, if other than stated.

Form MLB-16 (Ed. 11-69)



SMP COMPREHENSIVE CRIME COVERAGE ENDORSEMENT

SECTION III - CRIME COVERAGE

Form MLB-300
(Ed. 10-66)

This endorsement shall be attached to Policy No.

_____ of the

Insurance Company.

(herein called Company.)

The Insuring Agreements, General Agreements, Conditions and Limitations and other terms of this endorsement shall apply only as specified herein and none of the provisions, stipulations and other terms of the policy to which this endorsement is attached shall apply to insurance hereunder.

DECLARATIONS

Item 1. Effective Period: from noon on _____

(Month, Day, Year)

to noon on the _____

effective date of the cancellation or termination of the policy to which this endorsement is attached, standard time at the P.O. Address shown in the policy to which this endorsement is attached as to each of said dates, unless this endorsement is canceled or terminated as hereinafter provided or in any other manner.

Item 2.

Table of Limits of Liability

Insuring Agreement IA	Employee Dishonesty (Commercial/Blanket) Coverage	\$ 25,000
Insuring Agreement IB	Employee Dishonesty (Blanket Position) Coverage	\$ Nil
Insuring Agreement II	Loss Inside the Premises Coverage	\$ 2,000 (Loc. 1-4)
Insuring Agreement III	Loss Outside the Premises Coverage	\$ 2,000 (Loc. 1-4)
Insuring Agreement IV	Money Orders and Counterfeit Paper Currency Coverage	\$ Nil
Insuring Agreement V	Depositors Forgery Coverage	\$ 25,000
If added by endorsement		
Insuring Agreement		\$

Item 3. The liability of the Company is subject to the terms of the following endorsements attached hereto:

Item 4. The Insured by the acceptance of this endorsement gives notice to the Company terminating or cancelling prior bond(s) or policy(ies) No. (s) _____ such termination or cancellation to be effective as of the time this endorsement becomes effective.

The Company, in consideration of the payment of the premium, and subject to the Declarations made a part hereof, the General Agreements, Conditions and Limitations and other terms of this endorsement, agrees with the Insured, in accordance with such of the of this endorsement, to pay the Insured for:

INSURING AGREEMENTS

EMPLOYEE DISHONESTY COMMERCIAL BLANKET COVERAGE

IA. Loss of Money, Securities and other property which the Insured shall sustain to an amount not exceeding in the aggregate the amount stated in the Table of Limits of Liability applicable to this Insuring Agreement IA through any fraudulent or dishonest act or acts committed by any of the Employees, acting alone or in collusion with others.

EMPLOYEE DISHONESTY BLANKET POSITION COVERAGE

IB. Loss of Money, Securities and other property which the Insured shall sustain through any fraudulent or dishonest act or acts committed by any of the Employees, acting alone or in collusion with others, the amount of insurance on each of such Employees being the amount stated in the Table of Limits of Liability applicable to this Insuring Agreement IB.

LOSS INSIDE THE PREMISES COVERAGE

II. Loss of Money and Securities by the actual destruction, disappearance or wrongful abstraction thereof within the Premises or within any Banking Premises or similar recognized places of safe deposit.

Loss of (a) other property by Safe Burglary or Robbery within the Premises or attempt thereof; and (b) a locked cash drawer, cash box or cash register by felonious entry into such container within the Premises or attempt thereof or by felonious abstraction of such container from within the Premises or attempt thereof.

Damage to the Premises by such Safe Burglary, Robbery or felonious abstraction; or by or following burglarious entry into the Premises or attempt thereof, provided with respect to damage to the Premises the Insured is the owner thereof or is liable for such damage.

LOSS OUTSIDE THE PREMISES COVERAGE

III. Loss of Money and Securities by the actual destruction, disappearance or wrongful abstraction thereof outside the Premises while being conveyed by a Messenger or any armored motor vehicle company, or while within the living quarters in the home of any Messenger.

Loss of other property by Robbery or attempt thereof outside the Premises.

This Endorsement must be attached to Change Endorsement MLB-20 when issued after the Policy is written.

Form MLB-300 (Ed. 10-66)

the Premises while being conveyed by a Messenger or any armored motor vehicle company, or by theft while within the living quarters in the home of any Messenger.

MONEY ORDERS AND COUNTERFEIT PAPER CURRENCY COVERAGE

IV. Loss due to the acceptance in good faith, in exchange for merchandise, Money or services, of any post office or express money order, issued or purporting to have been issued by any post office or express company, if such money order is not paid upon presentation, or due to the acceptance in good faith in the regular course of business of counterfeit United States or Canadian paper currency.

DEPOSITORS FORGERY COVERAGE

V. Loss which the Insured or any bank which is included in the Insured's proof of loss and in which the Insured carries a checking or savings account, as their respective interests may appear, shall sustain through forgery or alteration of, on or in any check, draft, promissory note, bill of exchange, or similar written promise, order or direction to pay a sum certain in money, made or drawn by or drawn upon the Insured, or made or drawn by one acting as agent of the Insured, or purporting to have been made or drawn as hereinbefore set forth, including:

- (a) any check or draft made or drawn in the name of the Insured, payable to a fictitious payee and endorsed in the name of such fictitious payee;
- (b) any check or draft procured in a face to face transaction with the Insured, or with one acting as agent of the Insured, by anyone impersonating another and made or drawn payable to the one so impersonated and endorsed by anyone other than the one so impersonated; and
- (c) any payroll check, payroll draft or payroll order made or drawn by the Insured, payable to bearer as well as to a named payee and endorsed by anyone other than the named payee without authority from such payee;

whether or not any endorsement mentioned in (a), (b) or (c) be a forgery within the law of the place controlling the construction thereof.

mechanically reproduced insurance certificate and the policy to the insurance agent.

The insured shall be entitled to priority of payment over any claim against any bank or institution that under the Insurance Agreement, whether submitted by the insured or such bank or institution, shall be paid directly to the insured in its own name, except in cases where such bank shall have actually fully reimbursed the insured for such loss. The liability of the Company to such bank for such loss shall be a part of and not in addition to the amount of insurance payable to the insured or office to which such loss would have been allocated had such loss been retained by the insured.

GENERAL AGREEMENTS

If the insured or such bank shall refuse to pay any of the foregoing insurances, made or drawn, as hereinbefore set forth, then, upon such refusal, it shall be the duty of the insured or such bank to endorse such payment and the Company shall give no further consideration to the refusal of such bank, such also, reasonable attorneys' fees, costs, and other legal expenses incurred and paid by the insured or such bank in such defense shall be considered to be a loss under this Insurance Agreement and the liability of the Company for such loss shall be in addition to any other liability under this Insurance Agreement.

CONSOLIDATION MERGER

A. If, through consolidation or merger with or purchase of assets of some other business, any person shall become an employee, the insurance afforded by this endorsement shall also apply as respects such employee, provided the insured shall give the Company written notice thereof within thirty days thereafter and shall pay the Company an additional premium extended pro rata from the date of such consolidation, merger or purchase to the end of the current premium term.

JOINT INSURED

B. If more than one insured is covered under this endorsement, the insured first named shall not, for itself and not every other insured, be the insured of this endorsement. Knowledge possessed or discovery made by any insured or by any partner or officer thereof shall, for the purposes of Sections 7, 8 and 15 constitute knowledge possessed or discovery made by every insured. Cancellation of the insurance hereunder as respects any employee as provided in Section 15 shall apply to every insured. If, prior to the expiration of the term of this endorsement, this endorsement or any Insuring Agreement hereunder is cancelled as hereinabove as to any insured, there shall be no liability for any loss sustained by such insured unless discovered within one year from the date of such cancellation or termination, or as respects Insuring Agreement 18, within two years thereafter, by the Company to the insured first named of any loss under this endorsement shall fully release the Company on account of such loss. If the insured first named causes for any reason to be covered under this endorsement, then the insured first named shall thereafter be considered as the insured first named for all purposes of this endorsement.

LOSS UNDER PRIOR BOND OR POLICY

C. If the coverage of an Insuring Agreement of this endorsement other than Insuring Agreement V, is substituted for any prior bond or policy of insurance carried by the insured or by any predecessor in interest of the insured, such prior bond or policy is terminated, cancelled or allowed to expire as of the date of such substitution, the Company agrees that such Insuring Agreement applies to loss which is discovered or provided in Sections 7 of the Conditions and Limitations and which would have been recoverable by the insured or such predecessor under such prior bond or policy except for the fact that the time within which to discover loss thereafter had expired, provided:

THE FOREGOING INSURING AGREEMENTS AND GENERAL AGREEMENTS ARE SUBJECT TO THE FOLLOWING CONDITIONS AND LIMITATIONS

EFFECTIVE PERIOD, TERRITORY, DISCOVERY

Section 1. Loss is covered under Insuring Agreement III of this endorsement only if discovered not later than two years from the end of the Effective Period of this endorsement. Except under Insuring Agreement III, loss is covered under this endorsement only if discovered not later than one year from the end of such Effective Period.

Subject to Insuring Agreement C:

(a) this endorsement, except under Insuring Agreement 1A, 1B and V, applies only to loss which occurs during the Effective Period of this endorsement within any of the States of the United States of America, the District of Columbia, Virgin Islands, Puerto Rico, Canal Zone or Canada;

(b) Insuring Agreements 1A and 1B apply only to loss sustained by the insured through fraudulent or dishonest acts committed during the Effective Period of this endorsement by any of the Employees named in the register provided to the insured within the territory designated in or with which such Employees are elsewhere lawfully employed;

(c) Insuring Agreement V applies only to loss sustained during the Effective Period of this endorsement.

EXCLUSIONS

Section 2. This endorsement does not apply:

(a) to loss due to any fraudulent, dishonest or criminal act by the insured or a partner thereof, whether acting alone or in collusion with others;

Page 11-100 (12-10-64)

(1) the business under this General Agreement C shall be a part of and not in addition to the amount of insurance afforded by the applicable Insuring Agreement of this endorsement;

(2) such loss would have been covered under such Insuring Agreement had such Insuring Agreement with its agreements, conditions and limitations as of the time of such substitution been in force when the acts or events causing such loss were committed or occurred; and

(3) recovery under such Insuring Agreement on account of such loss shall not be more than the amount which would have been recoverable under such Insuring Agreement in the amount for which it is written or at the time of such substitution, had such Insuring Agreement been in force when such acts or events were committed or occurred, or the amount which would have been recoverable under such prior bond or policy had such prior bond or policy continued in force until the discovery of such loss, if the latter amount is smaller.

Insuring Agreement V shall also cover loss sustained by the insured at any time before the expiration or cancellation of Insuring Agreement V, which would have been recoverable under the coverage of some similar form of Insuring Agreement (exclusive of liability insurance) carried by the insured or any predecessor in interest of the insured, had such prior Insuring Agreement V, provided with respect to loss covered by this paragraph.

(a) the coverage of Insuring Agreement V is substituted on or after the date thereof for any prior coverage and the insured or any predecessor in interest of the office at which such loss was sustained continuously from the time such loss was sustained to the date the coverage of Insuring Agreement V was substituted therefor;

(b) at the time of discovery of such loss, the period for discovery of loss under all such prior Insuring Agreements has expired; and

(c) if the amount of insurance carried under Insuring Agreement V applicable to the office at which such loss is sustained is higher than the amount applicable to such office under such prior Insuring Agreement, and in force at the time such loss is sustained, then liability hereunder for such loss shall not exceed the smaller amount.

THE FOREGOING INSURING AGREEMENTS AND GENERAL AGREEMENTS ARE SUBJECT TO THE FOLLOWING CONDITIONS AND LIMITATIONS

(a) under Insuring Agreements 1A or 1B, to loss, or to that part of any loss, on the date of the proof of which, either as to its fact or existence or as to its amount, is dependent upon an inventory computation or a count and loss computation; provided, however, that this paragraph shall not apply to loss of Money, Securities or other property which the insured can prove, through evidence wholly apart from such computation, is sustained by the insured through any fraudulent or dishonest act or acts committed by any one or more of the Employees;

(b) under Insuring Agreements 1B and 11, to loss due to any fraudulent, dishonest or criminal act by an Employee, Director, trustee or authorized representative of any insured, while working in, otherwise and whether acting alone or in collusion with others; provided, this Exclusion does not apply to Robbery, Burglary or Ransacking or attempt thereof;

(c) under Insuring Agreements 11 and 111, to loss due to war, whether of any declared, civil war, insurrection, rebellion or revolution, or to any act or omission resulting in any of the foregoing;

(d) under Insuring Agreements 1 and 11, to loss (1) due to the giving or surrendering of Money or Securities in any exchange or exchange, (2) due to accounting or arithmetic error, or (3) of transactions, losses or amounts of loss.

Page 2 of 4

- (f) under Insuring Agreement II, to loss of Money contained in coin operated amusement devices or vending machines, unless the amount of Money deposited within the device or machine is recorded by a continuous recording instrument therein;
- (g) under Insuring Agreement III, to loss of insured property while in the custody of any armored motor vehicle company, unless such loss is in excess of the amount recovered or received by the Insured under (1) the Insured's contract with said armored motor vehicle company, (2) insurance carried by said armored motor vehicle company for the benefit of users of its service, and (3) all other insurance and indemnity in force in whatsoever form carried by or for the benefit of users of said armored motor vehicle company's service, and then this endorsement shall cover only such excess;
- (h) under Insuring Agreement II, to loss, other than to money, securities, a safe or vault, by fire whether or not such fire is caused by, contributed to by, or arises out of the occurrence of a hazard insured against;
- (i) under Insuring Agreements II and III, to loss due to nuclear action, nuclear radiation or radio active contamination, or to any act or condition incident to any of the foregoing.

DEFINITIONS

Section 3. The following terms, as used in this endorsement shall have the respective meanings stated in this Section:

"Money" means currency, coins, bank notes and bullion, and travelers checks, register checks and money orders held for sale to the public.

"Securities" means all negotiable and non-negotiable instruments or contracts representing either Money or other property and includes revenue and other stamps in current use, tokens and tickets, but does not include Money.

"Employee" means any natural person (except a director or trustee of the Insured, if a corporation, who is not also an officer or employee thereof in some other capacity) while in the regular service of the Insured in the ordinary course of the Insured's business during the Effective Period of this endorsement, and whom the Insured compensates by salary, wages or commissions and has the right to govern and direct in the performance of such service, but does not mean any broker, factor, commission merchant, consignee, contractor or other agent or representative of the same general character. As applied to loss under Insuring Agreement IA or IB the above words "while in the regular service of the Insured" shall include the first 30 days thereafter; subject, however, to Sections 15 and 16.

"Premises" means the interior of that portion of any building which is occupied by the Insured in conducting its business.

"Banking Premises" means the interior of that portion of any building which is occupied by a banking institution in conducting its business.

"Messenger" means the Insured or a partner of the Insured or any Employee who is duly authorized by the Insured to have the care and custody of the insured property outside the Premises.

"Custodian" means the Insured or a partner of the Insured or any Employee who is duly authorized by the Insured to have the care and custody of the insured property within the Premises, excluding any person while acting as a watchman, porter or janitor.

"Robbery" means the taking of insured property (1) by violence inflicted upon a Messenger or a Custodian; (2) by putting him in fear of violence; (3) by any other overt felonious act committed in his presence and of which he was actually cognizant, provided such other act is not committed by a partner or Employee of the Insured; (4) from the person or direct care and custody of a Messenger or Custodian who has been killed or rendered unconscious; or (5) under Insuring Agreement II, (a) from within the Premises by means of compelling a Messenger or Custodian by violence or threat of violence while outside the Premises to admit a person into the Premises or to furnish him with means of ingress into the Premises, or (b) from a showcase or show window within the Premises while regularly open for business, by a person who has broken the glass thereof from outside the Premises.

"Safe Burglary" means (1) the felonious abstraction of insured property from within a vault or safe, the door of which is equipped with a combination lock, located within the Premises by a person using a felonious entry into such vault or such safe and any vault containing the safe, when all doors thereof are duly closed and locked by all combination lock thereon, provided such entry shall be made by means of force and violence, of which force and violence there are visible marks made by tools, explosives, electricity or chemicals upon the exterior of (a) all of said doors of such vault or such safe and any vault containing the safe, if entry is made through such doors, or (b) the top, bottom or walls of such vault or such safe and any vault containing the safe through which entry is made, if not made through such doors, or

(2) the felonious abstraction of such safe from within the Premises. "Loss", except under Insuring Agreements IA, IB and V, includes damage.

LOSS CAUSED BY UNIDENTIFIABLE EMPLOYEE

Section 4. If a loss is alleged to have been caused by the fraud or dishonesty of any one or more of the Employees covered under Insuring Agreement IA or IB, as the case may be, and the Insured shall be unable to designate the specific Employee or Employees causing such loss, the Insured shall nevertheless have the benefit of such applicable Insuring Agreement subject to the provisions of Section 2(b) of this endorsement provided that the evidence submitted reasonably proves that the loss was in fact due to the fraud or dishonesty of one or more of the said Employees, and provided, further, that the aggregate liability of the Company for any such loss shall not exceed the Limit of Liability applicable to such Insuring Agreement.

OWNERSHIP OF PROPERTY INTERESTS COVERED

Section 5. The insured property may be owned by the Insured, or held by the Insured in any capacity whether or not the Insured is liable for the loss thereof, or may be property as respects which the Insured is legally liable; provided, Insuring Agreements II, III and IV apply only to the interest of the Insured in such property, including the Insured's liability to others, and do not apply to the interest of any other person or organization in any of said property unless included in the Insured's proof of loss, in which event the third paragraph of Section 8 is applicable to them.

BOOKS AND RECORDS

Section 6. The Insured shall keep records of all the insured property in such manner that the Company can accurately determine therefrom the amount of loss.

PRIOR FRAUD, DISHONESTY OR CANCELATION

Section 7. The coverage of Insuring Agreement IA or IB shall not apply to any Employee from and after the time that the Insured or any partner or officer thereof not in collusion with such Employee shall have knowledge or information that such Employee has committed any fraudulent or dishonest act in the service of the Insured or otherwise, whether such act be committed before or after the date of employment by the Insured.

If, prior to the issuance of this endorsement, any fidelity insurance in favor of the Insured or any predecessor in interest of the Insured and covering one or more of the Insured's Employees shall have been canceled as to any of such Employees by reason of the giving of written notice of cancellation by the insurer issuing such fidelity insurance whether the Company or not, and if such Employees shall not have been reinstated under the coverage of said fidelity insurance or superseding fidelity insurance, the Company shall not be liable on account of such Employees unless the Company shall agree in writing to include such Employees within the coverage of Insuring Agreement IA or IB, as the case may be.

LOSS; NOTICE; PROOF; ACTION AGAINST COMPANY

Section 8. Upon knowledge or discovery of loss or of an occurrence which may give rise to a claim for loss, the Insured shall: (a) give notice thereof as soon as practicable to the Company or any of its authorized agents and, except under Insuring Agreements IA or IB, and V, also to the police if the loss is due to a violation of law; (b) file detailed proof of loss, duly sworn to, with the Company within four months after the discovery of loss.

Proof of loss under Insuring Agreement V shall include the instrument which is the basis of claim for such loss, or if it shall be impossible to file such instrument, the affidavit of the Insured or the Insured's bank or deposit setting forth the amount and cause of loss shall be accepted in lieu thereof.

Upon the Company's request, the Insured shall submit to examination by the Company, subscribe the same, under oath if required, and produce for the Company's examination all pertinent records, all at such reasonable times and places as the Company shall designate, and shall cooperate with the Company in all matters pertaining to loss or claims with respect thereto.

No action shall lie against the Company unless, as a condition precedent thereto, there shall have been full compliance with all the terms of this endorsement nor until ninety days after the required proofs of loss have been filed with the Company, nor at all unless commenced within two years from the date when the Insured discovers the loss. If any limitation of time for recovery or any local proceeding herein contained is shorter than that provided to be fixed by agreement under any statute controlling the construction of this endorsement the shortest permissible statutory limitation of time shall govern and shall supersede the time limitation herein stated.

VALUATION — PAYMENT — REPLACEMENT

Section 9. In no event shall the Company be liable as respects Securities for more than the actual cash value thereof at the close of business on the business day next preceding the day on which

The fact that the government has its policies, like property, the right to sue, and the right to sue others, in the hands of the courts, has been a major factor in the development of the legal system. The courts have been the main source of law, and the main source of the development of the legal system. The courts have been the main source of law, and the main source of the development of the legal system. The courts have been the main source of law, and the main source of the development of the legal system.

[illegible]

RECEIVED

Section 19. If the General shall receive any new covered by the Corporation which exceeds the stipulated amount of membership, the General shall be entitled to all proceeds therefrom, less the cost of collection, management, and maintenance, and shall be entitled to the interest on the Corporation, if otherwise applicable, and shall be entitled to such other benefits as the Corporation may determine to be just and equitable in the future, and shall be entitled to the same, and any other benefits that may be given to the shareholders of the Corporation.

REFLECTIONS

[illegible][illegible]

LIMIT OF LIABILITY

UNDERSTANDING AND PRIOR INSURANCE
 Section 12 - The Section shall apply only to parties to the contract.

[illegible]

THE UNIVERSITY OF CHICAGO PRESS

[illegible][illegible]

上海人民广播电台

Several of the world's largest manufacturers of electronic equipment have been able to make substantial gains in productivity by using the technology of the integrated circuit. The integrated circuit is a small, silicon chip that contains thousands of tiny electronic components. It is the heart of many electronic devices, including computers, calculators, and radios. The integrated circuit has revolutionized the electronics industry, making it possible to produce more powerful and reliable electronic equipment in a smaller, more compact form. This has led to a wide range of new applications, from portable electronic devices to large-scale industrial equipment. The integrated circuit has also played a major role in the development of new technologies, such as artificial intelligence and space exploration. As a result, the electronics industry has become one of the most important and rapidly growing sectors of the world economy.

CANCELLATION AS TO ANY EMPLOYEE

[illegible]

THE UNIVERSITY OF CHICAGO PRESS

COMPTON PHOTOGRAPHY

THE PRESIDENT OF THE UNITED STATES

If the feared negative social problems had been anticipated accurately, with the necessary social and cultural adjustments made in time, many of the negative social problems could have been avoided or at least lessened. Evaluation indicates that the trade elites at the time had no idea of the extent of the negative social problems, but that they had a correct perception of the nature of the negative social problems.

1994年12月10日

NO BENEFIT TO BAILER
Section 17 of the Statute shall apply only to issuing a writ of Habeas Corpus.

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Section 10. A statement of interest under this code shall be filed by the taxpayer with the return and shall be in the form prescribed by the Internal Revenue Service. If the taxpayer is a partnership, the statement shall be filed by the partnership and shall be signed by the partner or partners in charge of the partnership. If the taxpayer is a corporation, the statement shall be filed by the corporation and shall be signed by the president or the chief executive officer of the corporation. If the taxpayer is an individual, the statement shall be signed by the individual. If the taxpayer is a trust, the statement shall be signed by the trustee or trustees. If the taxpayer is a partnership, the statement shall be signed by the partner or partners in charge of the partnership. If the taxpayer is a corporation, the statement shall be signed by the president or the chief executive officer of the corporation. If the taxpayer is an individual, the statement shall be signed by the individual. If the taxpayer is a trust, the statement shall be signed by the trustee or trustees.

CHANG

[illegible]

1. The first of these is the fact that the Government has not been able to secure the necessary funds to carry out its policy. This is due to the fact that the Government has not been able to secure the necessary funds to carry out its policy.

MLB-16

GENERAL SCHEDULE — SECTION II

Form MLB-16
(Ed. 11-59)

☐ MLB-200, SME Liability Insurance Form

☒ MLB-202, Comprehensive General Liability Insurance Endorsement

Description of Hazards and Locations

The rating classifications herein, except as specifically provided elsewhere, do not modify any of the provisions of the policy.

	Code No.	Premium Bases	Rates		Advance Premiums	
			*B.I.	P.D.	*B.I.	P.D.
(a) Premises—Operations		(a) Area (Sq. Ft.)	(a) Per 100 Sq. Ft. of Area		*If Single Limit, Use D. 1 Column. Include Premium for Premises Medical Payment Insurance in D. 1. Column.	
(b) Escalators		(b) Frontage	(b) Per Linear Foot			
(c) Independent Contractors—Let or Sublet Work		(c) Remuneration	(c) Per \$100 of Remuneration			
(d) Completed Operations		(d) Number Insured	(d) Per Landing			
(e) Products		(e) Cost	(e) Per \$100 of Cost			
		(f) Receipts	(f) Per \$1,000 of Receipts			
		(g) Sales	(g) Per \$1,000 of Sales			
<i>Place Codes</i>						
(a) N.C.	04110					
Insulation Work	5480	c) 14,000	.046	.160	6. ✓	22.
Contractors—Construction or erection	3759	c) 40,000	.095	.055	38. ✓	22.
S.C.	02310					
	5480	c) 686,000	.071	.160	487. ✓	1,098.
	3759	c) 38,000	.131	.072	50. ✓	27.
N.C.	04800					
	5480	c) 546,000	.046	.160	251. ✓	874.
	3759	c) 40,000	.095	.055	38. ✓	22.
GA.	12110					
	5480	c) 185,000	.095	.240	176. ✓	444.
	3759	c) 7,800	.143	.103	11. ✓	8.
S.C.	02310					
Private Residence	0770	EACH	2.27	.40	2. ✓	-
VA.	09700					
	5480	c) 49,000	.059	.160	29. ✓	82
TENN.	03310					
	5480	c) 41,000	.143	.216	59. ✓	89.
KENTUCKY	05910					
	5480	IF Any	.107	.207		
MISS.	02510					
	5480	c) 6,000	.143	.224	9. ✓	13.
ALA.	03710					
	5480	c) 63,000	.131	.155	83. ✓	85.
TEXAS	22110					
	5480	c) 4,000	.167	.288	7. ✓	12. ✓
ARK.	00610					
	5480	c) 7,000	.119	.224	8. ✓	16.

*Inland Marine Coverage
Applies only to S.C.R.
Suburban Insurance Co.
Greenville, S.C.*

† Describe premium basis, if other than stated.

Form MLB-16 (Ed. 11-59)



CHANGE ENDORSEMENT

Form MLE-20
(Ed. 11-66)This endorsement is made a part of Policy No. 41-100807of the Northern Insurance Company

Name of Insurance Company

and becomes effective on 5/6/70 (Date) at 0000 standard time at the location of the described property.Name of Insured Covil Insulation Company, Inc.Location of Premises and Occupancy See MLE-22Policy Term: 3 years, From 3/31/70 To 3/31/73Loss Ded. Cl. No. 1 yes applicable; Loss Ded. Cl. No. 2 YES applicable; Other (specify) _____

Forms and Endorsements applicable: _____

It is agreed that:

(a) The policy is amended as follows:

Location # 7- 721 Roosevelt Ave. Albany, Georgia
is hereby added.

(b) With respect to those coverages and kinds of property for which a specific limit of liability is shown, the limit of the Company's liability shall be changed to read as stated in the Limits of Liability columns herein. Such limits are in lieu of the Limits of Liability stated in the policy and not in addition thereto.

SECTION I — PROPERTY COVERAGE

Coverage Description	Loc. No.	Bldg. No.	LIMITS OF LIABILITY		Old Rate	New Rate	PREMIUMS		
			Previous Limit	New Limit			Old Premium	New Premium	<input type="checkbox"/> Add'l <input type="checkbox"/> Return
D	7	1	\$	\$25,000			\$	\$ 270	\$270
			\$	\$			\$	\$	\$

SECTION II — LIABILITY COVERAGE

Coverage	Limits of Liability		PREMIUMS		
			Old Premium	New Premium	<input type="checkbox"/> Add'l <input type="checkbox"/> Return
C. Bodily Injury & Property Damage Liability	\$ each Occurrence	\$ Aggregate	\$	\$	\$ 60
D. Premises Medical Payments	\$ each Person	\$ each Accident	\$	\$	\$

TOTAL \$450

PREMIUM RECAPITULATION

Due at Endorsement Effective Date:		Additional Premium		Return Premium	
5/6/70		\$ 00.00		\$	
Premium adjustment if the Premium is payable in annual installments.					
Dates Due	Original Installments	Increase		Decrease	Revised Installments
3/31/71	\$ 12,176.	\$ 120.00		\$	\$ 12,296.
3/31/72	\$ 12,176.	\$ 120.00		\$	\$ 12,296.
Total Premium to Policy Expiration		\$		\$	

Sam J. Crain Agency

By _____

Form MLE-20 (Ed. 11-66)

OV_INS



CHANGE ENDORSEMENT

#2

Form MLR-20
(Ed. 11-68)

This endorsement is made a part of Policy No. 41-120697

of the Northern Insurance Company

Name of Insurance Company

and becomes effective on 5/25/70 at Noon standard time at the location of the described property.

Name of Insured GOVIL INSULATION COMPANY, INC.

Location of Premises and Occupancy SEE MLR-22

Policy Term: 3 years From 3/31/70 To 3/31/73

Loss Ded. Cl. No. 1 YES applicable; Loss Ded. Cl. No. 2 YES applicable; Other (specify)

Forms and Endorsements applicable:

It is agreed that:

(a) The policy is amended as follows:

FORMS MLR-102 and MLR-121 ARE HEREBY ADDED AND APPLY ONLY TO SECTION OF BUILDING UNDER CONSTRUCTION AT 523 (R) SULPHUR SPRINGS ROAD, GREENVILLE, SOUTH CAROLINA

(b) With respect to those coverages and kinds of property for which a specific limit of liability is shown, the limit of the Company's liability shall be changed to read as stated in the Limits of Liability columns herein. Such limits are in lieu of the Limits of Liability stated in the policy and not in addition thereto.

SECTION I - PROPERTY COVERAGE

Coverage Description	Loc. No.	Bldg. No.	LIMITS OF LIABILITY		Old Rate	New Rate	PREMIUMS		
			Previous Limit	New Limit			Old Premium	New Premium	<input checked="" type="checkbox"/> Add'l <input type="checkbox"/> Return
A			\$ 25,000	\$			\$	\$	\$ 96.
			\$	\$			\$	\$	\$

SECTION II - LIABILITY COVERAGE

Coverage	Limits of Liability		PREMIUMS		
			Old Premium	New Premium	<input checked="" type="checkbox"/> Add'l <input type="checkbox"/> Return
C. Bodily Injury & Property Damage Liability	\$ each Occurrence	\$ Aggregate	\$	\$	\$
D. Premises Medical Payments	\$ each Person	\$ each Accident	\$	\$	\$ 24.

TOTAL \$ 120.

PREMIUM RECAPITULATION

Due at Endorsement Effective Date: 5/25/70 Additional Premium \$ 34.00 Return Premium \$

Premium adjustment if the Premium is payable in annual installments.

Dates Due	Original Installments	Increase	Decrease	Revised Installments
3/31/71	\$ 12,130.	\$ 40.00		\$ 12,170.
3/31/72	\$ 12,130.	\$ 40.00		\$ 12,170.
Total Premium to Policy Expires		\$ 114.00		

Form MLR-20 (Ed. 11-68)

Sam J. Crain Co. Agency

By



CHANGE ENDORSEMENT #3

Form NR-100
FEB 1944This endorsement is made a part of Policy No. 41-190807

of the Northern Insurance Co. at Union dated and time at the location of the
and business effective on 5/16/71
described property Govil Insulation Inc., et al
Name of Insured VARIOUS
Location of Premises and Occupancy

Policy (Term) 3 years, from 3/31/70 to 3/31/73
 Loss Ded. Cl. No. 1 YES applicable; Loss Ded. Cl. No. 2 YES applicable; Other (specify)
 Remarks and Endorsements (specify)
 It is agreed that:

(A) The policy is amended as follows:

Policy amended as per Form 42023.

(B) With respect to those coverages and limits of property for which specific limits of liability are shown, the limits of the Company's liability shall be the limits specified in the amount of liability column for the said limits are in lieu of the limits of liability shown in this policy and not in addition thereto.

SECTION I - PROPERTY COVERAGE

Coverage Description	Loc. Risk No.	LIMITS OF LIABILITY		Old Rate	New Rate	PREMIUMS	
		Previous Limit	New Limit			Old Premium	New Premium
		\$	\$			\$	\$
		\$	\$			\$	\$

SECTION II - LIABILITY COVERAGE

Coverage	Limits of Liability	PREMIUMS	
		Old Premium	New Premium
C. Bodily Injury & Property Damage Liability	\$ Aggregate	\$	\$
D. Premises Medical Payments	\$ Each Person Each Accident	\$	\$

TOTAL \$

PREMIUM RECAPITULATION

Date of Endorsement Effective Date		Additional Premium		Return Premium	
5/16/71		\$ 1,093.		\$	
Premium adjustment of the Premium as payable for annual installments		Increase		Decrease	
Date Due		Original Installments		Revised Installments	
3/31/72	\$ 12,286	\$ 1,391	\$	\$	\$ 13,677
Total Premiums	\$	\$ 2,434.	\$	\$	\$
Policy Expires					

Sam J. Grain & Co. Agency

9-10-10-11-12-13-14-15-16-17-18-19-20-21-22-23-24-25-26-27-28-29-30-31-32-33-34-35-36-37-38-39-40-41-42-43-44-45-46-47-48-49-50-51-52-53-54-55-56-57-58-59-60-61-62-63-64-65-66-67-68-69-70-71-72-73-74-75-76-77-78-79-80-81-82-83-84-85-86-87-88-89-90-91-92-93-94-95-96-97-98-99-100-101-102-103-104-105-106-107-108-109-110-111-112-113-114-115-116-117-118-119-120-121-122-123-124-125-126-127-128-129-130-131-132-133-134-135-136-137-138-139-140-141-142-143-144-145-146-147-148-149-150-151-152-153-154-155-156-157-158-159-160-161-162-163-164-165-166-167-168-169-170-171-172-173-174-175-176-177-178-179-180-181-182-183-184-185-186-187-188-189-190-191-192-193-194-195-196-197-198-199-200-201-202-203-204-205-206-207-208-209-210-211-212-213-214-215-216-217-218-219-220-221-222-223-224-225-226-227-228-229-230-231-232-233-234-235-236-237-238-239-240-241-242-243-244-245-246-247-248-249-250-251-252-253-254-255-256-257-258-259-260-261-262-263-264-265-266-267-268-269-270-271-272-273-274-275-276-277-278-279-280-281-282-283-284-285-286-287-288-289-290-291-292-293-294-295-296-297-298-299-300-301-302-303-304-305-306-307-308-309-310-311-312-313-314-315-316-317-318-319-320-321-322-323-324-325-326-327-328-329-330-331-332-333-334-335-336-337-338-339-340-341-342-343-344-345-346-347-348-349-350-351-352-353-354-355-356-357-358-359-360-361-362-363-364-365-366-367-368-369-370-371-372-373-374-375-376-377-378-379-380-381-382-383-384-385-386-387-388-389-390-391-392-393-394-395-396-397-398-399-400-401-402-403-404-405-406-407-408-409-410-411-412-413-414-415-416-417-418-419-420-421-422-423-424-425-426-427-428-429-430-431-432-433-434-435-436-437-438-439-440-441-442-443-444-445-446-447-448-449-450-451-452-453-454-455-456-457-458-459-460-461-462-463-464-465-466-467-468-469-470-471-472-473-474-475-476-477-478-479-480-481-482-483-484-485-486-487-488-489-490-491-492-493-494-495-496-497-498-499-500-501-502-503-504-505-506-507-508-509-510-511-512-513-514-515-516-517-518-519-520-521-522-523-524-525-526-527-528-529-530-531-532-533-534-535-536-537-538-539-540-541-542-543-544-545-546-547-548-549-550-551-552-553-554-555-556-557-558-559-560-561-562-563-564-565-566-567-568-569-570-571-572-573-574-575-576-577-578-579-580-581-582-583-584-585-586-587-588-589-590-591-592-593-594-595-596-597-598-599-600-601-602-603-604-605-606-607-608-609-610-611-612-613-614-615-616-617-618-619-620-621-622-623-624-625-626-627-628-629-630-631-632-633-634-635-636-637-638-639-640-641-642-643-644-645-646-647-648-649-650-651-652-653-654-655-656-657-658-659-660-661-662-663-664-665-666-667-668-669-670-671-672-673-674-675-676-677-678-679-680-681-682-683-684-685-686-687-688-689-690-691-692-693-694-695-696-697-698-699-700-701-702-703-704-705-706-707-708-709-710-711-712-713-714-715-716-717-718-719-720-721-722-723-724-725-726-727-728-729-730-731-732-733-734-735-736-737-738-739-740-741-742-743-744-745-746-747-748-749-750-751-752-753-754-755-756-757-758-759-760-761-762-763-764-765-766-767-768-769-770-771-772-773-774-775-776-777-778-779-780-781-782-783-784-785-786-787-788-789-790-791-792-793-794-795-796-797-798-799-800-801-802-803-804-805-806-807-808-809-810-811-812-813-814-815-816-817-818-819-820-821-822-823-824-825-826-827-828-829-830-831-832-833-834-835-836-837-838-839-840-841-842-843-844-845-846-847-848-849-850-851-852-853-854-855-856-857-858-859-860-861-862-863-864-865-866-867-868-869-870-871-872-873-874-875-876-877-878-879-880-881-882-883-884-885-886-887-888-889-890-891-892-893-894-895-896-897-898-899-900-901-902-903-904-905-906-907-908-909-910-911-912-913-914-915-916-917-918-919-920-921-922-923-924-925-926-927-928-929-930-931-932-933-934-935-936-937-938-939-940-941-942-943-944-945-946-947-948-949-950-951-952-953-954-955-956-957-958-959-960-961-962-963-964-965-966-967-968-969-970-971-972-973-974-975-976-977-978-979-980-981-982-983-984-985-986-987-988-989-990-991-992-993-994-995-996-997-998-999-1000-1001-1002-1003-1004-1005-1006-1007-1008-1009-1010-1011-1012-1013-1014-1015-1016-1017-1018-1019-1020-1021-1022-1023-1024-1025-1026-1027-1028-1029-1030-1031-1032-1033-1034-1035-1036-1037-1038-1039-1040-1041-1042-1043-1044-1045-1046-1047-1048-1049-1050-1051-1052-1053-1054-1055-1056-1057-1058-1059-1060-1061-1062-1063-1064-1065-1066-1067-1068-1069-1070-1071-1072-1073-1074-1075-1076-1077-1078-1079-1080-1081-1082-1083-1084-1085-1086-1087-1088-1089-1090-1091-1092-1093-1094-1095-1096-1097-1098-1099-1100-1101-1102-1103-1104-1105-1106-1107-1108-1109-1110-1111-1112-1113-1114-1115-1116-1117-1118-1119-1120-1121-1122-1123-1124-1125-1126-1127-1128-1129-1130-1131-1132-1133-1134-1135-1136-1137-1138-1139-1140-1141-1142-1143-1144-1145-1146-1147-1148-1149-1150-1151-1152-1153-1154-1155-1156-1157-1158-1159-1160-1161-1162-1163-1164-1165-1166-1167-1168-1169-1170-1171-1172-1173-1174-1175-1176-1177-1178-1179-1180-1181-1182-1183-1184-1185-1186-1187-1188-1189-1190-1191-1192-1193-1194-1195-1196-1197-1198-1199-1200-1201-1202-1203-1204-1205-1206-1207-1208-1209-1210-1211-1212-1213-1214-1215-1216-1217-1218-1219-1220-1221-1222-1223-1224-1225-1226-1227-1228-1229-1230-1231-1232-1233-1234-1235-1236-1237-1238-1239-1240-1241-1242-1243-1244-1245-1246-1247-1248-1249-1250-1251-1252-1253-1254-1255-1256-1257-1258-1259-1260-1261-1262-1263-1264-1265-1266-1267-1268-1269-1270-1271-1272-1273-1274-1275-1276-1277-1278-1279-1280-1281-1282-1283-1284-1285-1286-1287-1288-1289-1290-1291-1292-1293-1294-1295-1296-1297-1298-1299-1300-1301-1302-1303-1304-1305-1306-1307-1308-1309-1310-1311-1312-1313-1314-1315-1316-1317-1318-1319-1320-1321-1322-1323-1324-1325-1326-1327-1328-1329-1330-1331-1332-1333-1334-1335-1336-1337-1338-1339-1340-1341-1342-1343-1344-1345-1346-1347-1348-1349-1350-1351-1352-1353-1354-1355-1356-1357-1358-1359-1360-1361-1362-1363-1364-1365-1366-1367-1368-1369-1370-1371-1372-1373-1374-1375-1376-1377-1378-1379-1380-1381-1382-1383-1384-1385-1386-1387-1388-1389-1390-1391-1392-1393-1394-1395-1396-1397-1398-1399-1400-1401-1402-1403-1404-1405-1406-1407-1408-1409-1410-1411-1412-1413-1414-1415-1416-1417-1418-1419-1420-1421-1422-1423-1424-1425-1426-1427-1428-1429-1430-1431-1432-1433-1434-1435-1436-1437-1438-1439-1440-1441-1442-1443-1444-1445-1446-1447-1448-1449-1450-1451-1452-1453-1454-1455-1456-1457-1458-1459-1460-1461-1462-1463-1464-1465-1466-1467-1468-1469-1470-1471-1472-1473-1474-1475-1476-1477-1478-1479-1480-1481-1482-1483-1484-1485-1486-1487-1488-1489-1490-1491-1492-1493-1494-1495-1496-1497-1498-1499-1500-1501-1502-1503-1504-1505-1506-1507-1508-1509-1510-1511-1512-1513-1514-1515-1516-1517-1518-1519-1520-1521-1522-1523-1524-1525-1526-1527-1528-1529-1530-1531-1532-1533-1534-1535-1536-1537-1538-1539-1540-1541-1542-1543-1544-1545-1546-1547-1548-1549-1550-1551-1552-1553-1554-1555-1556-1557-1558-1559-1560-1561-1562-1563-1564-1565-1566-1567-1568-1569-1570-1571-1572-1573-1574-1575-1576-1577-1578-1579-1580-1581-1582-1583-1584-1585-1586-1587-1588-1589-1590-1591-1592-1593-1594-1595-1596-1597-1598-1599-1600-1601-1602-1603-1604-1605-1606-1607-1608-1609-1610-1611-1612-1613-1614-1615-1616-1617-1618-1619-1620-1621-1622-1623-1624-1625-1626-1627-1628-1629-1630-1631-1632-1633-1634-1635-1636-1637-1638-1639-1640-1641-1642-1643-1644-1645-1646-1647-1648-1649-1650-1651-1652-1653-1654-1655-1656-1657-1658-1659-1660-1661-1662-1663-1664-1665-1666-1667-1668-1669-1670-1671-1672-1673-1674-1675-1676-1677-1678-1679-1680-1681-1682-1683-1684-1685-1686-1687-1688-1689-1690-1691-1692-1693-1694-1695-1696-1697-1698-1699-1700-1701-1702-1703-1704-1705-1706-1707-1708-1709-1710-1711-1712-1713-1714-1715-1716-1717-1718-1719-1720-1721-1722-1723-1724-1725-1726-1727-1728-1729-1730-1731-1732-1733-1734-1735-1736-1737-1738-1739-1740-1741-1742-1743-1744-1745-1746-1747-1748-1749-1750-1751-1752-1753-1754-1755-1756-1757-1758-1759-1760-1761-1762-1763-1764-1765-1766-1767-1768-1769-1770-1771-1772-1773-1774-1775-1776-1777-1778-1779-1780-1781-1782-1783-1784-1785-1786-1787-1788-1789-1790-1791-1792-1793-1794-1795-1796-1797-1798-1799-1800-1801-1802-1803-1804-1805-1806-1807-1808-1809-1810-1811-1812-1813-1814-1815-1816-1817-1818-1819-1820-1821-1822-1823-1824-1825-1826-1827-1828-1829-1830-1831-1832-1833-1834-1835-1836-1837-1838-1839-1840-1841-1842-1843-1844-1845-1846-1847-1848-1849-1850-1851-1852-1853-1854-1855-1856-1857-1858-1859-1860-1861-1862-1863-1864-1865-1866-1867-1868-1869-1870-1871-1872-1873-1874-1875-1876-1877-1878-1879-1880-1881-1882-1883-1884-1885-1886-1887-1888-1889-1890-1891-1892-1893-1894-1895-1896-1897-1898-1899-1900-1901-1902-1903-1904-1905-1906-1907-1908-1909-1910-1911-1912-1913-1914-1915-1916-1917-1918-1919-1920-1921-1922-1923-1924-1925-1926-1927-1928-1929-1930-1931-1932-1933-1934-1935-1936-1937-1938-1939-1940-1941-1942-1943-1944-1945-1946-1947-1948-1949-1950-1951-1952-1953-1954-1955-1956-1957-1958-1959-1960-1961-1962-1963-1964-1965-1966-1967-1968-1969-1970-1971-1972-1973-1974-1975-1976-1977-1978-1979-1980-1981-1982-1983-1984-1985-1986-1987-1988-1989-1990-1991-1992-1993-1994-1995-1996-1997-1998-1999-2000-2001-2002-2003-2004-2005-2006-2007-2008-2009-2010-2011-2012-2013-2014-2015-2016-2017-2018-2019-2020-2021-2022-2023-2024-2025-2026-2027-2028-2029-2030-2031-2032-2033-2034-2035-2036-2037-2038-2039-2040-2041-2042-2043-2044-2045-2046-2047-2048-2049-2050-2051-2052-2053-2054-2055-2056-2057-2058-2059-2060-2061-2062-2063-2064-2065-2066-2067-2068-2069-2070-2071-2072-2073-2074-2075-2076-2077-2078-2079-2080-2081-2082-2083-2084-2085-2086-2087-2088-2089-2090-2091-2092-2093-2094-2095-2096-2097-2098-2099-2100-2101-2102-2103-2104-2105-2106-2107-2108-2109-2110-2111-2112-2113-2114-2115-2116-2117-2118-2119-2120-2121-2122-2123-2124-2125-2126-2127-2128-2129-2130-2131-2132-2133-2134-2135-2136-2137-2138-2139-2140-2141-2142-2143-2144-2145-2146-2147-2148-2149-2150-2151-2152-2153-2154-2155-2156-2157-2158-2159-2160-2161-2162-2163-2164-2165-2166-2167-2168-2169-2170-2171-2172-2173-2174-2175-2176-2177-2178-2179-2180-2181-2182-2183-2184-2185-2186-2187-2188-2189-2190-2191-2192-2193-2194-2195-2196-2197-2198-2199-2200-2201-2202-2203-2204-2205-2206-2207-2208-2209-2210-2211-2212-2213-2214-2215-2216-2217-2218-2219-2220-2221-2222-2223-2224-2225-2226-2227-2228-2229-2230-2231-2232-2233-2234-2235-2236-2237-2238-2239-2240-2241-2242-2243-2244-2245-2246-2247-2248-2249-2250-2251-2252-2253-2254-2255-2256-2257-2258-2259-2260-2261-2262-2263-2264-2265-2266-2267-2268-2269-2270-2271-2272-2273-2274-2275-2276-2277-2278-2279-2280-2281-2282-2283-2284-2285-2286-2287-2288-2289-2290-2291-2292-2293-2294-2295-2296-2297-2298-2299-2300-2301-2302-2303-2304-2305-2306-2307-2308-2309-2310-2311-2312-2313-2314-2315-2316-23

ENDORSEMENT 15

Location # 1 Contents Coverage is increased to \$425,000.
 Location # 3 Contents Coverage is increased to \$110,000.
 Location amended to read 929 Wilco Blvd, Wilson, NC
 Location # 4, contents coverage increased to \$ 90,000.
 Location # 7 contents coverage increased to \$ 50,000.
 \$3000. Office contents special form and \$7500 Mercantile
 Open Stock coverage are hereby added.

KIND OF BUSINESS				PREMIUMS	
	LINE	CODE	ADDITIONAL	RETURN	
Bodily Injury			\$	\$	
Property Damage			\$	\$	
Collision			\$	\$	
A. P. D.			\$	\$	
Miscellaneous			\$	\$	
Totals			\$	\$	
Net/Additional or Return Premium			\$	\$	

State Code	Comm. Rate	Fire District

TRANS	This endorsement forms a part of	Issued to	And is effective on and after
31	Policy No.		

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, limits or conditions of the policy, except as hereinabove set forth.

Form	Effective date	Expiration date	Company	B.O.	Producer	Subject to Audit				Ind. Risk	Stol. Plan
						At-1	Q-2	S/A-3	A-4		
Part	Rat'g	Merit	State	Comm.	Branch Office	Agent					

- (02) ☐ MARYLAND CASUALTY COMPANY
- (07) ☐ NORTHERN INSURANCE COMPANY OF NEW YORK
- (08) ☐ ASSURANCE COMPANY OF AMERICA
- (06) ☐ MAINE BONDING AND CASUALTY COMPANY
- (03) ☐ MARYLAND AMERICAN GENERAL INSURANCE CO.
- (04) ☐ NATIONAL STANDARD INSURANCE COMPANY

Authorized Representative

S. & S. 42025
ENDORSEMENT

5-69

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CHANGE ENDORSEMENT #8

Form MLB-20
(Ed. 11-66)

This endorsement is made a part of Policy No. 41-190807

of the Northern Insurance Company
Name of Insurance Company

and becomes effective on 3-31-72 (Date) at Noon standard time at the location of the described property.

Name of Insured Covil Insulation Company

Location of Premises and Occupancy See MLB-22

Policy Term: 3 years, From 3-31-70 To 3-31-73

Loss Ded. Cl. No. 1 yes applicable; Loss Ded. Cl. No. 2 yes applicable; Other (specify)

Forms and Endorsements applicable:

It is agreed that:

(a) The policy is amended as follows: Form 3591 is hereby added

Offset

(b) With respect to those coverages and kinds of property for which a specific limit of liability is shown, the limit of the Company's liability shall be changed to read as stated in the Limits of Liability columns herein. Such limits are in lieu of the Limits of Liability stated in the policy and not in addition thereto.

SECTION I — PROPERTY COVERAGE

Coverage Description	Loc. No.	Bldg. No.	LIMITS OF LIABILITY		Old Rate	New Rate	PREMIUMS		<input type="checkbox"/> Add'l <input type="checkbox"/> Return
			Previous Limit	New Limit			Old Premium	New Premium	
			\$	\$			\$	\$	\$
			\$	\$			\$	\$	\$

SECTION II — LIABILITY COVERAGE

Coverage	Limits of Liability		PREMIUMS		<input type="checkbox"/> Add'l <input type="checkbox"/> Return
	Old Premium	New Premium	Old Premium	New Premium	
C. Bodily Injury & Property Damage Liability	\$ each Occurrence	\$ Aggregate	\$	\$	\$
D. Premises Medical Payments	\$ each Person	\$ each Accident	\$	\$	\$

TOTAL \$

PREMIUM RECAPITULATION

Due at Endorsement Effective Date:	Additional Premium	Return Premium
<u>3-31-72</u>	<u>\$ 322.00</u>	<u>\$</u>
Premium adjustment if the Premium is payable in annual installments.		
Dates Due	Original Installments	Increase
	\$	\$
	\$	\$
Total Premium to Policy Expiration	\$ 322.00	\$

KE
3/27/72

Sam J. Crain & Co. Agency

By

Form MLB-20 (Ed. 11-66)

3386



LOSS PAYABLE

No. 520
Ala., Fla., S. C.
(Edition 9-65)

It is stipulated that any loss due the Insured under this policy shall be held payable to **Equipment Leasing Corporation, 1930 Augusta Road, Drawer 8457, Greenville, S. C.** as interest may appear, subject, nevertheless, to all conditions of the policy.

Note to Agents: The "attaching" portion may be torn off if the clause is attached when the policy is written.
Attached to and forming part of Policy No. **41-190897** of the

Issued at its _____ CITY OR TOWN _____ STATE _____ NAME OF INSURANCE COMPANY _____
Dated _____ Agency _____
No. 520 (9-65) (Ala., Fla., S. C.) **Sam J. Crain & Co.** Agent
No. 520 (9-65) (Ala., Fla., S. C.)

This endorsement, together with the insurance policy, is subject to the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, CONTRACTORS AND TENANTS LIABILITY INSURANCE
CONTRACTUAL LIABILITY INSURANCE

BROAD FORM PROPERTY DAMAGE ENDORSEMENT—

Excluding Completed Operations

A. It is agreed that the insurance for property damage liability applies, subject to the following scheduled provisions:

The exclusions relating to property damage to (1) property owned, occupied or used by or rented to the insured or in the care, custody or control of the insured or as to which the insured is for any purpose exercising physical control, and (2) work performed by or on behalf of the insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith, are replaced by the following exclusions (a) and (b):

(a) — property damage

- (1) to property owned or occupied by or rented to the insured, or, except with respect to the use of elevators, to property used by the insured for sale or intended to be used by the insured for storage or stockpiling;
- (2) except with respect to liability under a written contract, agreement or the use of elevators to:
 - (a) property while in transit owned by or rented to the insured for the purpose of having operations performed on such property by or on behalf of the insured;
 - (b) tools or equipment while being used by the insured in performing his operations;
 - (c) property in the custody of the insured which is to be installed, erected or used in construction by the insured;
 - (d) that particular part of any property, not on premises owned by or rented to the insured,
 - (i) upon which operations are being performed by or on behalf of the insured at the time of the property damage arising out of such operations; or
 - (ii) out of which any property damage arises; or
 - (e) the destruction, repair or replacement of which has been made or is necessary by reason of faulty workmanship, material or use thereof by or on behalf of the insured;

(b) with respect to the completed operations hazard, if the insurance contract applies to property damage included within such hazard, and any classification stated in the policy or in the company's manual as "including completed operations," to property damage to work performed by or on behalf of the insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith.

B. The insurance afforded by this endorsement shall be excess insurance over any valid and collectible property insurance (including any deductible co-insurance amount) available to the insured, such as but not limited to F&B 440, Extended Coverage, Builder's Risk Coverage or Installation Plus Coverage, and the "Other Insurance" Condition is amended accordingly.

CLASSIFICATION AND ESTIMATED ADVANCE PREMIUM:

Broad Form Property Damage Coverage Excluding Completed Operations

8000

Estimated Advance Premium \$ 7.00 of OLT, M&C, DCP and Contractual F. D. Premiums

\$ 200.00

Form 31	This endorsement is to be attached to Policy No. 44-180687	Issued to Covit Insulation Co.	First effective date 3-31-72	Agent				
Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, limits or conditions of the policy, except as herein set forth.								
The information contained below is required only when this endorsement is issued subsequent to preparation of the policy.								
Name	Address	Expiration Date	Company	R.O.	Product	Subject to Sect. 1	Ind. Risk	Sect. 1 Fee
						W-1	Q-1	A-1
Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
15	16	17	18	19	20	21	22	23
24	25	26	27	28	29	30	31	32
33	34	35	36	37	38	39	40	41
42	43	44	45	46	47	48	49	50
51	52	53	54	55	56	57	58	59
60	61	62	63	64	65	66	67	68
69	70	71	72	73	74	75	76	77
78	79	80	81	82	83	84	85	86
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105	106	107	108	109	110	111	112	113
114	115	116	117	118	119	120	121	122
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132	133	134	135	136	137	138	139	140
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159	160	161	162	163	164	165	166	167
168	169	170	171	172	173	174	175	176
177	178	179	180	181	182	183	184	185
186	187	188	189	190	191	192	193	194
195	196	197	198	199	200	201	202	203
204	205	206	207	208	209	210	211	212
213	214	215	216	217	218	219	220	221
222	223	224	225	226	227	228	229	230
231	232	233	234	235	236	237	238	239
240	241	242	243	244	245	246	247	248
249	250	251	252	253	254	255	256	257
258	259	260	261	262	263	264	265	266
267	268	269	270	271	272	273	274	275
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285	286	287	288	289	290	291	292	293
294	295	296	297	298	299	300	301	302
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330	331	332	333	334	335	336	337	338
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384	385	386	387	388	389	390	391	392
393	394	395	396	397	398	399	400	401
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420	421	422	423	424	425	426	427	428
429	430	431	432	433	434	435	436	437
438	439	440	441	442	443	444	445	446
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465	466	467	468	469	470	471	472	473
474	475	476	477	478	479	480	481	482
483	484	485	486	487	488	489	490	491
492	493	494	495	496	497	498	499	500
501	502	503	504	505	506	507	508	509
510	511	512	513	514	515	516	517	518
519	520	521	522	523	524	525	526	527
528	529	530	531	532	533	534	535	536
537	538	539	540	541	542	543	544	545
546	547	548	549	550	551	552	553	554
555	556	557	558	559	560	561	562	563
564	565	566	567	568	569	570	571	572
573	574	575	576	577	578	579	580	581
582	583	584	585	586	587	588	589	590
591	592	593	594	595	596	597	598	599
600	601	602	603	604	605	606	607	608
609	610	611	612	613	614	615	616	617
618	619	620	621	622	623	624	625	626
627	628	629	630	631	632	633	634	635
636	637	638	639	640	641	642	643	644
645	646	647	648	649	650	651	652	653
654	655	656	657	658	659	660	661	662
663	664	665	666	667	668	669	670	671
672	673	674	675	676	677	678	679	680
681	682	683	684	685	686	687	688	689
690	691	692	693	694	695	696	697	698
699	700	701	702	703	704	705	706	707
708	709	710	711	712	713	714	715	716
717	718	719	720	721	722	723	724	725
726	727	728	729	730	731	732	733	734
735	736	737	738	739	740	741	742	743
744	745	746	747	748	749	750	751	752
753	754	755	756	757	758	759	760	761
762	763	764	765	766	767	768	769	770
771	772	773	774	775	776	777	778	779
780	781	782	783	784	785	786	787	788
789	790	791	792	793	794	795	796	797
798	799	800	801	802	803	804	805	806
807	808	809	810	811	812	813	814	815
816	817	818	819	820	821	822	823	824
825	826	827	828	829	830	831	832	833
834	835	836	837	838	839	840	841	842
843	844	845	846	847	848	849	850	851
852	853	854	855	856	857	858	859	860
861	862	863	864	865	866	867	868	869
870	871	872	873	874	875	876	877	878
879	880	881	882	883	884	885	886	887
888	889	890	891	892	893	894	895	896
897	898	899	900	901	902	903	904	905
906	907	908	909	910	911	912	913	914
915	916	917	918	919	920	921	922	923
924	925	926	927	928	929	930	931	932
933	934	935	936	937	938	939	940	941
942	943	944	945	946	947	948	949	950
951	952	953	954	955	956	957	958	959
960	961	962	963	964	965	966	967	968
969	970	971	972	973	974	975	976	977
978	979	980	981	982	983	984	985	986
987	988	989	990	991	992	993	994	995
996	997	998	999	1000	1001	1002	1003	1004
1005	1006	1007	1008	1009	1010	1011	1012	1013
1014	1015	1016	1017	1018	1019	1020	1021	1022
1023	1024	1025	1026	1027	1028	1029	1030	1031
1032	1033	1034	1035	1036	1037	1038	1039	1040
1041	1042	1043	1044	1045	1046	1047	1048	1049
1050	1051	1052	1053	1054	1055	1056	1057	1058
1059	1060	1061	1062	1063	1064	1065	1066	1067
1068	1069	1070	1071	1072	1073	1074	1075	1076
1077	1078	1079	1080	1081	1082	1083	1084	1085
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1095	1096	1097	1098	1099	1100	1101	1102</	



LOSS PAYABLE

No. 520
Ala. Fla. S. C.
(Edition 9-65)

It is stipulated that any loss due the Insured under this policy shall be held payable to **BANK OF ASHEVILLE**
as **THEIR** interest may appear, subject, nevertheless, to all conditions of the policy.
P O BOX 1881, ASHEVILLE, NC

Note to Agents—The "attaching" portion may be torn off if the check is attached when the policy is written.
Attached to and forming part of Policy No. **41-190897**

NORTHERN INSURANCE CO. of the
Issued at its _____
Dated _____ CITY OR TOWN _____ STATE _____
Agency **SAM J. CRAIN CO.**
No. 520 (9-65) (Ala., Fla., S. C.) Agent
No. 520 (9-65) (Ala., Fla., S. C.)



CHANGE ENDORSEMENT

Form 10-100
1-2-70

This endorsement is made a part of Policy No. 41-194437
of the Northern Insurance Company
and becomes effective on 6/28/72 12:00 Noon at the location of the described property.
Name of insured: Covill Insulation Co., Inc.
Location of Premises and Occupancy:
Policy Term: 3 years, from 3/31/70 to 3/31/73 Loss Prev. Cl. No. 12 applicable; Loss Prev. Cl. No. 2 12 applicable;
Other Loss Prev. Cl. applicable (specify): None applicable
It is agreed that:
(a) The policy is amended as follows:

In consideration of a flat charge of \$50.00 CGL and Contractual Liability limits are increased to 1,000,000/3,000,000 for the job for Liggett and Myers, Inc., Durham, North Carolina only. No higher limits of liability are approved.

Handwritten notes:
The policy is amended as follows:
In consideration of a flat charge of \$50.00 CGL and Contractual Liability limits are increased to 1,000,000/3,000,000 for the job for Liggett and Myers, Inc., Durham, North Carolina only. No higher limits of liability are approved.
(b) With respect to those coverages and kinds of property for which a specific limit of liability is shown, the limit of the Company's liability shall be changed to read as stated in the Limits of Liability column herein. Such limits are in lieu of the Limits of Liability stated in the policy and not to add thereto.

SECTION I - PROPERTY COVERAGE

Coverage Description	Loc. No.	Bldg. No.	LIMITS OF LIABILITY		Old Rate	New Rate	PREMIUMS		
			Previous Limit	New Limit			Old Premium	New Premium	<input type="checkbox"/> Add'l <input type="checkbox"/> Return
			\$	\$			\$	\$	\$
			\$	\$			\$	\$	\$

SECTION II - LIABILITY COVERAGE

Coverage	Limits of Liability		PREMIUMS		
	Old Limit	New Limit	Old Premium	New Premium	<input type="checkbox"/> Add'l <input type="checkbox"/> Return
C. Bodily Injury & Property Damage Liability	\$ each Occurrence	\$ Aggregate	\$	\$	\$
D. Premises Medical Payments	\$ each Person	\$ each Accident	\$	\$	\$

PREMIUM RECAPITULATION

	Previous Installments	Additional Premium	Return Premium	Amount Due
Amount of subsequent installment: 2	\$	\$	\$	\$
Amount of initial installment: 1	\$	\$	\$	\$
Date of Change: 6/28/72		\$ 50.00	\$	\$
Total for remainder in policy being:		\$ 50.00	\$	TX Additional FF Return

Witness: Covill Insulation Co., Inc. Agent, By

FP/CM 1/12/73

238

CHANGE ENDORSEMENT #11

Form MLE-21
12-1-71

This endorsement is made a part of Policy No. 41-100097
of the Northern Insurance Company
and becomes effective on 1/15/73 Noon. (Indicate date of the described property)
Name of Insured Covil Insulation Co.
Location of Premises and Occupancy Per MLE-22
Policy Term: Years From 1/31/70 To 1/31/73 Loss Ded. Cl. No. 1 Y applicable; Loss Ded. Cl. No. 2 Y applicable
Other Loss Ded. Cl. applicable: (specify) _____ Excess applicable: _____
It is agreed that:

(a) The policy is amended as follows:

Location 523(R) Sulphur Springs Rd., Bergen Dist, Greenville, SC
is hereby added. \$3000 fire, Extended Coverage, & MLE

Item #1-A of Form 40090 is amended to read:
\$40,000 Additional Coverage added per schedule on file
with Company at 4530 Park Rd., Charlotte, NC



917
13
7-25

(1) With respect to these coverages and limits of property for which a specific limit of liability is shown, the limit of the Company's liability shall be changed to read as shown in the limits of liability column herein. Such limits are in lieu of the limits of liability stated in the policy and not in addition thereto.

SECTION I — PROPERTY COVERAGE

Coverage Description	Loc. No.	Sub. No.	LIMITS OF LIABILITY		Old Rate	New Rate	PREMIUMS		
			Previous Limit	New Limit			Old Premium	New Premium	Net Add'l Return
			\$	\$			\$	\$	\$ 1773.
			\$	\$			\$	\$	\$

SECTION II — LIABILITY COVERAGE

Coverage	Limits of Liability		Old Premium	New Premium	Net Add'l Return
	Previous Limit	New Limit			
C. Bodily Injury & Property Damage Liability	\$ each Occurrence	\$ Aggregate	\$	\$	\$ 60.
D. Business Medical Payments	\$ each Person	\$ each Accident	\$	\$	\$

TOTAL \$ 1833.

PREMIUM RECAPITULATION

	Previous Installments	Additional Premium	Return Premium	Amount Due
Date of subsequent installment, 2	\$	\$	\$	\$
if payable in equal installments:	\$	\$	\$	\$
Total of previous	\$ 125.	\$	\$	\$
Net term:	\$ 145.	\$	\$	\$

1/15/73
Charlotte
3746

Rep. J. ...

3415